

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE: Cynthia A. Dougherty a/k/a Cindy A.
Dougherty a/k/a Cindy A. Smith a/k/a Cynthia A
Smith a/k/a Cindy A. Quinn a/k/a Cynthia A. Quinn
Michael T Dougherty a/k/a Michael Thomas
Dougherty a/k/a Michael Dougherty
Debtor(s)**

BK NO. 22-02058 MJC

Chapter 13

Hearing Date: 1/5/2023

**Legacy Mortgage Asset Trust 2021-GS3
Movant**

vs.

**Cynthia A. Dougherty a/k/a Cindy A. Dougherty
a/k/a Cindy A. Smith a/k/a Cynthia A Smith a/k/a
Cindy A. Quinn a/k/a Cynthia A. Quinn
Michael T Dougherty a/k/a Michael Thomas
Dougherty a/k/a Michael Dougherty
Respondent(s)**

**OBJECTION OF LEGACY MORTGAGE ASSET TRUST 2021-GS3
TO CONFIRMATION OF CHAPTER 13 PLAN**

Legacy Mortgage Asset Trust 2021-GS3 (hereinafter Secured Creditor), objects to confirmation of Debtor's Chapter 13 plan and asserts in support of its Objection as follows:

1. The claims bar date is January 2, 2023. Secured Creditor intends to file a claim on or before the bar date with pre-petition arrears estimated at \$178.34.
2. Debtor's Plan provides for payment in the amount of \$0.00 towards the arrearage claim of the Secured Creditor.
3. The Secured Creditor has filed a claim in this case and the Debtor's plan makes no provisions for the payment of that claim or for the surrender to the Secured Creditor of the collateral securing said claim in violation of 11 U.S.C. 1325 (a)(b) and (c).
4. Debtor's Plan understates the amount of the Secured Creditor's claim by \$178.34, and does not provide sufficient funding to pay said claim including present value interest.
5. Accordingly, Debtor's Plan is not feasible, as it does not fully compensate the Secured Creditor.
6. In addition, the Debtor's Plan fails to comply with 11 U.S.C. §§ 1322 and 1325.

WHEREFORE, the Secured Creditor, Legacy Mortgage Asset Trust 2021-GS3, prays that the Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

Date: December 5, 2022

By: /s/ **Brian C. Nicholas, Esquire**

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